



Caption in Compliance with D.N.J. LBR 9004-2(c)

43447

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Attorney for Santander Consumer USA Inc.

In Re:

RONNIE SCHMIDT

Case No.: 16-23353(MBK)

Adv. No.:

Hearing Date: 2-14-17

Judge: MBK

Order Filed on March 7, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: March 7, 2017

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Ronnie Schmidt

16-23353(MBK)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

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This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc., with the appearance of Daniel Straffi, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Santander Consumer USA Inc. is the holder of a first purchase money security interest encumbering a 2007 Yamaha F150 outboard boat engine bearing identification number 63PX-1049177 (hereinafter the "engine").
2. **Curing Arrears:** At the hearing the debtor's account with Santander was due for payments from September 2016 to January of 2017 for a total of \$680.75. The debtor shall cure arrears by making a payment of \$136.15 by 2-20-17 followed by increased payments of \$272.30 for 6 consecutive months, from 3-18-17 to 8-18-17. If the debtor fails to make any payment for a period of 15 days after it falls due, Santander Consumer USA Inc. shall receive stay relief to repossess and sell the engine by filing a certification of nonpayment and serving it upon the debtor and his attorney.
3. After curing arrears, the debtors shall make all retail installment contract payments to Santander Consumer USA Inc. when due, being the 18th day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Santander Consumer USA Inc. shall receive stay relief to repossess and sell the engine by filing a certification of nonpayment and serving it upon the debtor and his attorney.
4. The debtor shall maintain insurance on the engine in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Santander Consumer USA Inc. shall receive stay relief to repossess and sell the engine by filing a certification that insurance has lapsed with the court and serving it upon the debtor and his attorney.
5. The debtor shall pay to Santander Consumer USA Inc. through the plan, a counsel fee of \$431 which shall be paid by the trustee as an administrative priority expense.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Ronnie F. Schmidt
 Debtor

Case No. 16-23353-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Mar 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2017.

db Ronnie F. Schmidt, 106 Bash Rd, Toms River, NJ 08753-7201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Daniel E. Straffi on behalf of Debtor Ronnie F. Schmidt dstraffi@comcast.net,
 G25938@notify.cincompass.com
 Denise E. Carlon on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank
 National Association, as Legal Title Trustee dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)
 eamonn.ohagan@usdoj.gov
 Jenelle C Arnold on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank
 National Association, as Legal Title Trustee bkecfinbox@aldridgeppte.com,
 jarnold@ecf.inforuptcy.com
 John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc., an assignee of GEMB
 Lending Inc. mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
 Robert P. Saltzman on behalf of Creditor Seterus, Inc. as the authorized subservicer for
 Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. dnj@pbslaw.org
 TOTAL: 8